REMARKS

The present paper includes both an election of claims in response to the restriction requirement dated December 1, 2006 as well as an amendment adding three new claims to the subject application.

As previously noted, Applicant hereby elects for prosecution in this application the subject matter of Group II, claims 11-25 (drawn to an application for providing a multilevel financial aid system), subject to the right to prosecute subsequently the subject matter of non-elected claims and/or withdrawn claims 1-10 and 26-54 in one or more divisional applications or otherwise, without prejudice or disclaimer.

Applicant also presently requests addition of new claims 55, 56 and 57, which depend from and further limit elected independent claim 11, and thus are commensurate with the subject matter of elected claims 11-25. Action on the merits of the elected claims 11-25 and new claims 55-57 is respectfully requested.

The Examiner is invited to telephone the undersigned at his convenience should he have any questions regarding this matter or to resolve any remaining issues.

Respectfully submitted,

DORITY & MANNING,

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January 2, 2007

Date

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